

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: HELEN L KIRBY

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Case No.: 07-15362

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/23/2007.
- 2) This case was confirmed on 10/17/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/17/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/19/2010.
- 5) The case was dismissed on 04/07/2010.
- 6) Number of months from filing to the last payment: 27
- 7) Number of months case was pending: 35
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 19,200.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 26,531.30
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 26,531.30

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,331.50
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 1,875.57
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 5,207.07**

Attorney fees paid and disclosed by debtor **\$ 168.50**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICAS SERVICING C	SECURED	63,797.00	62,396.95	.00	.00	.00
AMERICAS SERVICING C	SECURED	NA	3,889.18	590.87	590.87	.00
CITIFINANCIAL AUTO C	SECURED	12,500.00	17,708.69	12,500.00	4,392.47	2,132.53
CITIFINANCIAL AUTO C	UNSECURED	5,459.00	.00	5,208.69	.00	.00
REAL TIME RESOLUTION	SECURED	39,262.68	40,748.60	.00	.00	.00
REAL TIME RESOLUTION	SECURED	6,089.68	23,108.67	14,208.36	14,208.36	.00
AMERICASH LOANS LLC	UNSECURED	1,000.00	1,004.12	1,004.12	.00	.00
AMERICAS FINANCIAL S	UNSECURED	184.00	351.05	351.05	.00	.00
ARROW FINANCIAL SERV	UNSECURED	2,046.00	NA	NA	.00	.00
CAVALIER TELEPHONE	UNSECURED	396.24	NA	NA	.00	.00
CHECK INTO CASH	UNSECURED	1,112.45	NA	NA	.00	.00
CHECK N GO	UNSECURED	1,200.00	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	374.01	433.65	433.65	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	622.19	622.19	622.19	.00	.00
CREDIT PROTECTION	UNSECURED	360.00	NA	NA	.00	.00
FIRST CASH ADVANCE	UNSECURED	448.00	NA	NA	.00	.00
FIRST BANK OF MARIN	UNSECURED	622.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	809.94	820.33	820.33	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	820.00	1,814.26	1,814.26	.00	.00
INTERNAL REVENUE SER	UNSECURED	1,515.78	840.07	840.07	.00	.00
NATIONAL QUICK CASH	UNSECURED	296.15	NA	NA	.00	.00
NICOR GAS	UNSECURED	653.00	614.00	614.00	.00	.00
OSI COLLECTION SVCS	UNSECURED	673.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
OSI COLLECTION SVCS	UNSECURED	83.00	NA	NA	.00	.00
PAY DAY LOAN STORE	UNSECURED	789.00	NA	NA	.00	.00
PAYDAY LOAN STORE	UNSECURED	650.00	NA	NA	.00	.00
PREMIUM ASSET RECOVE	UNSECURED	100.00	NA	NA	.00	.00
PREMIUM ASSET RECOVE	UNSECURED	30.00	NA	NA	.00	.00
STATE COLLECTION SER	UNSECURED	283.00	NA	NA	.00	.00
HSBC BANK USA	OTHER	NA	NA	NA	.00	.00
REAL TIME RESOLUTION	UNSECURED	6,089.68	37,279.40	37,279.40	.00	.00
AMERICAS SERVICING C	SECURED	NA	62,396.95	.00	.00	.00
AMERICAS SERVICING C	SECURED	NA	.00	.00	.00	.00
AMERICAS SERVICING C	SECURED	NA	.00	.00	.00	.00
AMERICAS SERVICING C	SECURED	NA	.00	.00	.00	.00
INTERNAL REVENUE SER	PRIORITY	NA	697.93	697.93	.00	.00
CITY OF CHICAGO PARK	UNSECURED	NA	740.00	740.00	.00	.00
REAL TIME RESOLUTION	UNSECURED	NA	.00	.00	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	14,799.23	14,799.23	.00
Debt Secured by Vehicle	12,500.00	4,392.47	2,132.53
All Other Secured	.00	.00	.00
TOTAL SECURED:	27,299.23	19,191.70	2,132.53
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	697.93	.00	.00
TOTAL PRIORITY:	697.93	.00	.00
GENERAL UNSECURED PAYMENTS:	49,727.76	.00	.00

Disbursements:

Expenses of Administration	\$ 5,207.07	
Disbursements to Creditors	\$ 21,324.23	
TOTAL DISBURSEMENTS:		\$ 26,531.30

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/15/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.